

CLAIMS

We claim:

1. A method of providing support to a seller of insurance, comprising the steps of:

identifying an insurance provider who is potentially suitable for a dedicated underwriter program sponsored by an insurance company;

evaluating the insurance provider based upon a threshold of potential business that the dedicated underwriter program can generate; and, if the fixed amount of potential business exceeds the threshold,

provide an insurance underwriter, employed by the insurance company for the exclusive use of the insurance provider, for generating one or more insurance quotes for the potential business; and

providing the one or more quotes to the insurance provider.

2. The method of claim 1, wherein the insurance provider is a general agent.

3. The method of claim 1, wherein the seller of provider is an insurance broker or a general agent.

4. The method of claim 1, wherein the insurance underwriter is located at an office of the insurance provider.

5. The method of claim 1, further comprising the step of providing the insurance underwriter with a computing device loaded with data related to an insurance rating system employed by the insurance company.

6. The method of claim 5, further comprising the step of periodically updating the data.

7. The method of claim 6 wherein the data are updated through a communication link between the computing device and the insurance company.

8. The method of claim 6 wherein the data are updated by a compact disc loaded on the computing device.

9. The method of claim 1, wherein the threshold of potential business is thirty insurance policies per day.

10. The method of claim 1, wherein the threshold of potential business is based upon a combination of a number of insurance policies written and a hit ratio.

11. A method of selling insurance, comprising the steps of :
assigning an underwriter employed by an insurance company to an office of an insurance provider;
providing underwriting service from the underwriter to the insurance provider to determine a rate for a potential customer of the insurance provider; and
selling an insurance policy written by the insurance company to the potential customer based upon the rate.

12. The method of claim 11, wherein the insurance provider is a general agent.

13. The method of claim 11, wherein the insurance provider is an insurance broker or a general agent.

14. The method of claim 11, further comprising the step of providing underwriter with a computing device loaded with data related to an insurance rating system employed by the insurance company.

15. The method of claim 14, further comprising the step of periodically updating

the data.

16. The method of claim 15 wherein the data are updated through a communication link between the computing device and the insurance company.

17. A method of distributed insurance underwriting, comprising the steps of:

locating a plurality of insurance underwriters at a plurality of locations, each location of the plurality of locations corresponding to a particular insurance provider of a plurality of insurance providers;

providing underwriting services to each the plurality of insurance providers from the corresponding insurance underwriters;

selling insurance through each insurance provider based upon the underwriting services of the corresponding insurance underwriter.

18. The method of claim 17, wherein the insurance provider is a general agent.

19. The method of claim 17, wherein the insurance provider is an insurance broker or a general agent.

20. The method of claim 17, further comprising the step of providing each underwriter with a computing device of a plurality of computing devices, each computing device loaded with data related to an insurance rating system employed by the insurance company.